

## REMARKS/ARGUMENTS

Claims 1 through 10 and 12 – 18 are pending in the application. Claim 11 has been deleted by this amendment. Claims 1, 2, and 10 have been amended for clarity in accordance with the suggestions in the Office Action.

Applicant acknowledges the withdrawal of previous rejections to claims 1 – 18 in the Office Action, and thanks Examiner Nguyen for his consideration of the arguments presented.

### *§112 Rejections*

Claims 1 – 18 are rejected under 35 U.S.C. §112, 1<sup>st</sup> paragraph. As suggested in the Office Action, independent claims 1 and 10 have been to expressly include “notifying said user of the results” and “a notifying means for notifying said user of the determination made by said processor,” respectively. Accordingly, Applicant respectfully requests reconsideration and withdrawal of the §112, 1<sup>st</sup> paragraph rejections to claims 1 – 18.

Claims 1 – 18 are rejected under 35 U.S.C. §112, 2<sup>nd</sup> paragraph, as indefinite. As suggested in the Office Action, the phrase “wherein said data record includes at least one data attribute” has been deleted from independent claims 1 and 10 for clarity. Also, the independent claims have been amended to clarify “at least one data attribute.” Further, as noted above, claims 1 and 10 have been amended to expressly include “notifying” the user of the results. Accordingly, Applicant requests reconsideration and withdrawal of the §112, 2<sup>nd</sup> paragraph rejections to the independent claims.

Further, claim 2 has been amended to clarify that the steps in claim 1 are automatically performed by a computer system either alone or in combination with a user device via a network, thereby obviating the rejection. Accordingly, Applicant respectfully requests that the §112 rejection to claim 2 be reconsidered and withdrawn.

Claim 11 has been deleted, and its limitation has been incorporated into independent claim 10 to include the “notification means,” thereby obviating the §112 rejection.

Claim 12 is not an independent system claim, nor addressed to the same subject as dependent claim 2, as in the Office Action. However, the amendment to claim 10 obviates any indefiniteness in claim 12. Accordingly, Applicant respectfully requests reconsideration and withdrawal of the §112 rejection to claim 12.

Claims 7 and 16 provide for the further step of providing a registration template to the business partner for registration in the business database in the situation where no match is found for the identifying data of the business partner. Applicant submits that this operative condition for this claim is recited clearly for the person of skill in the art. Further explanation of this operative condition is available in the application itself, at page 3, lines 14 – 16, and page 8, lines 4 – 11.

Claims 8 and 17 provide a further limitation on “searching of at least database for said business record” according to independent claims 1 and 10, respectively, but on their face do not provide searching a database for data that was already found. In view of this, Applicant submits that claims 8 and 17 are therefore not vague to the person of skill in the art, and requests that the §112 rejection be reconsidered and withdrawn.

Applicant submits that the amendments to the independent claims 1 and 10 also obviate the §112 rejections to dependent claims 2 – 9 and 11 – 18.

Accordingly, for the reasons above, Applicant requests reconsideration and withdrawal of each of the pending §112 rejections to claims 1 – 18.

### ***Claim Objections***

Claims 7 and 16 are objected to under 37 C.F.R. §1.75(c) for failing to further limit the subject matter of a previous claim. However, claims 7 and 16 provide a further step to the method of claims 1 and 10, respectively, to provide a specific way to collect information from the business partner where no match was found for the identifying data of the business partner, thereby further limiting the steps taken in that condition. Accordingly, Applicant submits that claims 7 and 16 do further limit their respective independent claims in present form, and respectfully requests reconsideration and withdrawal of the objection to claims 7 and 16.

***§103 Rejections***

Claims 1 – 18 are rejected under 35 U.S.C. §103(a) over Applicant's Admitted Prior Art ("AAPA") in view of U.S. Patent No. 5,659,731 to Gustafson ("Gustafson") and US Patent Application No. 2001/0032092 to Calver ("Calver").

Claim 1 provides a computer-implemented method for determining authenticity of a business partner in response to a request of a user. The method includes: (a) receiving a request of a user to determine authenticity of a business partner; (b) receiving an identity of the business partner from the user; (c) matching the identity of the business partner to a business data record of a business that is one of a plurality of businesses by searching at least one database for the business data record having at least one data attribute that matches the identity; (d) processing at least one of said data attribute of the matched said business data record according to a set of authentication rules to determine if the business partner is authentic, wherein the data attribute represents at least one credential of the business partner; and (e) notifying said user of the results.

"AAPA," (as named in the Office Action), which is much of the "Background" section of the application, is cited in the Office Action for teaching "off-line" or "manual" techniques for authenticating a business partner. These "off-line" or "manual" techniques are comparatively slow "compared to the speed required to satisfy the needs of a user who transacts business on the worldwide web." These techniques in AAPA are considerably different than using a *computer* or *computer-implemented* method, or for carrying out the "processing" step in claim 1, step (d), according to a set of *authentication rules*.

Gustafson does not supplement these deficiencies of AAPA. Instead, Gustafson discloses a “matching system” having a “confidence indicator” for a match between a given entity and a selected entity from the database (col. 3, lines 22 – 26), by translating individual attribute matching scores into a composite score, to generate “confidence indicators.” The Office Action cites Gustafson at col. 6, lines 25 – 55, which provides numerical scores (a “statistically generated number”) for each individual attribute that indicates the quality or accuracy of the match, where a higher number correlates with a closer match. Gustafson also provides a “grade” that is assigned to each score (e.g., “clear match,” “clear mismatch,” “possible match”). Gustafson’s system produces a confidence indicator that indicates the *probability* that a given entity is a *proper match* for an entity selected from a database. This is *not* like the method of claim 1, because Gustafson does not disclose, or even suggest, *authenticating a business partner by processing at least one credential of the business partner* according to a set of authentication rules.

Moreover, Gustafson fails to disclose “algorithms” for any purpose beyond mathematical comparisons to generate scores that indicate the quality of a match between records.

In contrast, claim 1 provides processing a “data attribute” (according to a set of *authentication rules*), where at least one data attribute represents a “credential” of the business partner. “Credential” is defined (by examples) in the present disclosure as a “license, purchase authority, bank account verification, professional memberships or industry memberships” (page 3, lines 19 – 21, page 8, lines 15 – 17). An example of “authentication rules” is provided in the

application at page 7, lines 25 to page 8, line 2: when checking trade references for a proposed business partner, if the trade references show current transactions for the proposed business partner, there is a high probability that the proposed business partner is authentic; conversely, if no current transactions are found, the proposed business partner is probably not authentic.

Thus, Gustafson failed to disclose or suggest “authentication rules” that are used for determining the authenticity of a business, or its suitability for a business transaction, as provided in claim 1 (“...processing one or more of said at least one data attribute of said matched data record according to a *set of authentication rules* to determine if said business partner is authentic, wherein said at least one data attribute represents at least one credential of said business partner...”). While acknowledging that, as a general rule, claims are to be interpreted broadly, it would have been unreasonable to construe the algorithms for the scoring systems in Gustafson as encompassing “authentication rules” as claimed in this application.

Consequently, Gustafson, taken alone or in combination with AAPA, fails to disclose or suggest each and every feature in claim 1.

Likewise, Calver fails to supplement each of the deficiencies in AAPA and Gustafson. Calver simply discloses a method for interactively providing “user-tailored information” to a user via a web-based portal, where user-provided information is initially compiled via an interactive template within the web-based portal, and then the interactive electronic template and the user- provided information are automatically analyzed to obtain the aforementioned “user-tailored information.” (para. 0021). However, Calver’s system does not make determinations of

authenticity. More specifically, Calver, like AAPA and Gustafson, fails to disclose or suggest a computer-implemented method to match the identity of the business partner to a business data record (having at least one attribute that is a credential of the business partner), and processing at least one data attribute according to a set of authentication rules to determine if the business partner is authentic.

For these reasons, AAPA, Gustafson, and Calver, alone or in combination, failed to disclose or suggest each and every limitation in claim 1. Accordingly, Applicant requests reconsideration and withdrawal of the §103 rejection to claim 1.

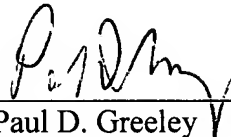
Independent claim 10 recites features similar to those discussed for claim 1. For the same reasons as provided above for claim 1, claim 10 is patentable over AAPA, Gustafson, and/or Calver, alone or in combination.

Claims 2 – 9 depend from claim 1, and claims 11 – 18 depend from claim 10. For at least the same reasons discussed above for the independent claims, claims 2 – 9 and 11 – 18 are patentable over AAPA, Gustafson, and/or Calver, alone or in combination.

Applicant again thanks the Examiner for the suggestions in the Office Action. In light of the amendments and arguments presented above, Applicant respectfully requests reconsideration and withdrawal of all rejections to claims 1 – 18, and passage of pending claims 1 – 10 and 12 – 18 to allowance.

Respectfully submitted,

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